

COLLINS, VELLA & CASELLO, LLC

2371 Highway 34 South, Suite 1A

Manasquan, NJ 08736

Attorneys for Debtor

(732) 751-1766

Joseph M. Casello, Esq.

**UNITED STATES BANKRUPTCY COURT
District of New Jersey**

In re: : Chapter 13 Case No. 17- 33664
Charles Morelli : Judge: Hon. Christine Gravelle, U.S.B.J.
Debtor : Hearing Date: October 7, 2020 at 10:00 a.m.

**CERTIFICATION OF DEBTOR IN SUPPORT OF COVID-19
CHAPTER 13 PLAN MODIFICATION**

I, Charles Morelli, am the Debtor in the above-captioned Chapter 13 case and make this Certification under penalty of perjury in support of the COVID-19 Chapter 13 Plan Modification filed separately on the docket on September 2, 2020.

1. The Chapter 13 plan was originally confirmed by order entered on November 28, 2018.
2. I was current with plan payments through March 2020.
3. I was current with post-petition mortgage payments through April 2020 on the realty located at 1 Lorelei Drive, Howell, NJ 07731.

- a. The mortgage payments referred to above are X contractual payments adequate protection payments.
- b. I am current with post-petition real estate taxes on the realty located at 1 Lorelei Drive, Howell, NJ 07731.

 X YES NO

- c. I have current liability insurance on the property and can provide proof thereof.

 X YES NO

4. If the confirmed plan includes a cram down on the mortgage, then answer the following: **n/a**

a. I am current with post-petition real estate taxes on the realty located at _____.

____ YES ____ NO

b. I have current liability insurance on the property and can provide proof thereof.

____ YES ____ NO

5. I was current with post-petition auto payments through _____ date on the following automobiles _____. -n/a

6. I am self employed as a contractor. Between March and July 2020 I had little to no income in my business. In August 2020, I began getting new jobs and my income has returned but at a level slightly below where it was before the start of the pandemic.

7. As a result of COVID-19 I have suffered a material financial hardship which has impacted me in the following way:

I am a handyman who does small repair projects - mostly for customers who are older. Beginning in March 2020, my customers did not want me in their homes due to fears over the COVID-19 virus. Since July 2020, as things began to open up again, customers feel me more confident with me returning to their homes. In August, I had jobs lined up and have begun working steadily again. I am unsure how long this will last or whether I can ever grow my income back to the level it was prior to March 2020 and I am requesting that I be allowed to extend my plan for 24 months so that I can reduce the payment amount to a level where I am confident I can make all payments due.

I hereby certify that the foregoing statements made by me are true to the best of my knowledge, information and belief. I am aware that if any of the foregoing statements made by me are willfully false, I am subject to punishment.

Dated: 9/1/20


Charles Morelli